



General Assembly

February Session, 2016

Amendment

LCO No. 4493



Offered by:
REP. MEGNA, 97th Dist.

To: House Bill No. 5520

File No. 289

Cal. No. 213

"AN ACT CONCERNING HOMEOWNERS AND MOTOR VEHICLE INSURANCE POLICIES."

1 Strike sections 2 to 4, inclusive, in their entirety and insert the
2 following in lieu thereof:

3 "Sec. 2. Section 38a-323a of the general statutes is repealed and the
4 following is substituted in lieu thereof (*Effective October 1, 2017*):

5 (a) Each insurer that issues, renews, amends or endorses an
6 automobile or homeowners insurance policy in this state on or after
7 October 1, [2002] 2017, shall include with the policy a conspicuous
8 statement specifying that any individual [aged fifty-five or over] may
9 designate a third party to receive notice of cancellation or nonrenewal
10 of the policy. The statement shall include a designation form and
11 mailing address the [senior citizen] individual may use to designate a
12 third party. Such statement shall be in a form approved by the
13 Insurance Commissioner.

14 (b) No designation form shall be effective unless it contains a

15 written acceptance by the third party designee to receive copies of
16 notices of cancellation or nonrenewal from the insurer on behalf of the
17 [senior citizen] individual. The third party designation shall be
18 effective not later than ten business days after the date the insurer
19 receives the designation form and the acceptance of the third party.
20 The third party may terminate the status as a third party designee by
21 providing written notice to both the insurer and the [senior citizen]
22 insured individual. The [senior citizen] individual may terminate the
23 third party designation by providing written notice to the insurer and
24 the third party designee. The insurer may require the [senior citizen]
25 individual and the third party to send the notices to the insurer by
26 certified mail, return receipt requested.

27 (c) The insurer's transmission to the third party designee of a copy
28 of any notice of cancellation or nonrenewal shall be in addition to the
29 transmission of the original document to the [senior citizen] insured
30 individual. When a third party is so designated, all such notices and
31 copies shall be mailed in an envelope clearly marked on its face with
32 the following: "IMPORTANT INSURANCE POLICY INFORMATION:
33 OPEN IMMEDIATELY". The copy of the notice of cancellation or
34 nonrenewal transmitted to the third party shall be governed by the
35 same law and policy provisions that govern the notice being
36 transmitted to the [senior citizen] insured individual. The designation
37 of a third party shall not constitute acceptance of any liability on the
38 part of the third party or insurer for services provided to the [senior
39 citizen] insured individual."